PREPARED BY AND RETURN TO: James M. Smith, Attorney 4917 William Arnold Road Memphis, TN 38117 (901)-683-0223

File No. 210330

PBK 90 Pa GRANTOR: Robert W. Brummett, Sr 7084 Flower Creek Drive Southaven, MS 38671 Home (662)-393-2237 Mobil (662)-331-3478

SPECIFIC POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, SUSAN S. BRUMMETT, do hereby name, constitute and appoint ROBERT W. BRUMMETT, SR., my true and lawful attorney-in-fact, for me, in my name, place and stead, as regards all real property, with all improvements and appurtenances, and more specifically the premises located at 7084 FLOWERCREEK DRIVE, SOUTHAVEN, MISSISSIPPI 38671.

GIVING AND GRANTING UNTO MY ATTORNEY-IN-FACT POWER:

- 1. To purchase or sell, receive or give possession of all lands, tenements and hereditaments, upon such terms, conditions and covenants, and at such price and method of payment as my attorney-in-fact shall deem proper; and
- 2. To refinance, lease, bargain, transfer, convey, grant, pledge, mortgage and encumber all lands, tenements and hereditaments, upon such terms, conditions and covenants as my attorney-in-fact shall deem proper; and
- 3. To make, execute, seal, acknowledge, and deliver all such contracts, deeds, deed of trust notes, deeds of trust, settlement statements, bonds, mortgages, leases and assignments of leases, covenants, indentures, agreements, receipts, evidences of debt and any such other instruments of whatsoever kind and nature, as may be required, necessary or proper in the premises.

This Specific Power of Attorney shall not terminate in the event of my disability, and the powers herein granted shall not be revoked until actual notice of my death is received by my attorney-in-fact, or any other person who acts in reliance upon this instrument, as provided in Section 34-6-101, et seq. of the Tennessee Code Annotated, as amended.

AND I HEREBY DECLARE that any act or thing lawfully done hereunder by my said attorney-in-fact shall be binding upon my heirs, legal and personal representatives and assigns; and the terms hereof shall survive death, incapacity or incompetence.

2001.

SUSAN S. BRUMMET

STATE OF **COUNTY OF**

On this day personally appeared before the undersigned, a Notary Public in and for the county and state aforesaid, duly qualified and acting, SUSAN S. BRUMMETT, to me well known to be the person whose name appears in the forgoing Specific Power of Attorney and stated that he/she had executed the same for the consideration, uses, and purposes therein mentioned and set forth.

IN WITNESS_WHEREOF, I have hereunto set my

, 2001.

My Commission Expires:

GRANTEE:

NOTARY

CRUMP MORTGAGE & FUNDING

CORPORATION

such Notary Public, this

684 W. Brookhaven Circle

Memphis, TN 38117

(901)-259-4663

JUL 13 10 25 AM '01

STATE MS. - DESOTO CO.